

Product	Plan name	Ded		Coins		OOP Max (Ded + Coins)		RX				Emergency Room			
												In Net		Out Of Net	
		In	Out	In	Out	In	Out	Cost Share	MOD	Ded	Integ	Copay	Coins	Copay	Coins
MC	CA MC \$250 90/70 - 4/1/2009	\$250/\$500 IN/OON combined		10%	30%	\$3,250/\$6,500	\$6,250/\$12,500	\$10/25/50	2X90	N/A	N	\$100	10%	\$100	10%
MC	CA MC \$250 80/60 - 4/1/2009	\$250/\$500 IN/OON combined		20%	40%	\$3,750/\$7,500	\$7,250/\$14,500	\$15/40/50	2X90	N/A	N	\$100	20%	\$100	20%
MC	CA MC \$500 80/60 - 4/1/2009	\$500/\$1,000 IN/OON combined		20%	40%	\$4,000/\$8,000	\$7,500/\$15,000	\$15/40/50	2X90	N/A	N	\$100	20%	\$100	20%
MC	CA MC \$750 80/50/50 - 4/1/2009	\$750/\$1,500 IN/OON combined		80%/50%	50%	\$5,750/\$11,500	\$10,750/\$21,500	\$15/40/50	2X90	N/A	N	\$100	50%	\$100	50%
MC	CA MC \$1000 70/50	\$1,000/\$2,000 IN/OON combined		30%	50%	\$6,000/\$12,000	\$11,000/\$22,000	\$15/40/50	2X90	N/A	N	\$100	30%	\$100	30%
MC	CA MC \$1000 80/50/50	\$1,000/\$2,000 IN/OON combined		80%/50%	50%	\$6,000/\$12,000	\$11,000/\$22,000	\$15/40/50	2X90	N/A	N	\$100	50%	\$100	50%
MC	CA MC \$2000 80/50/50	\$2,000/\$4,000 IN/OON combined		80%/50%	50%	\$7,000/\$14,000	\$12,000/\$24,000	\$15/40/50	2X90	N/A	N	\$100	50%	\$100	50%
MC	CA MC HSA HDHP \$2000 80/50 (TIF) - 5/1/2010	\$2,000/\$4,000 IN/OON combined		20%	50%	\$3,500/\$7,000	\$8,000/\$16,000	\$20/40/70	2X90	N/A	Y	\$100	0%	\$100	0%
MC	CA MC HSA HDHP \$3500 80/50 (TIF) - 10/1/2010	\$2,300/\$4,600 IN/OON combined		20%	50%	\$4,000/\$8,000	\$5,000/\$10,000	\$20/40/70	2X90	N/A	Y	\$0	20%	\$0	20%
MC	CA MC HSA HDHP \$3000 90/50 (TIF)	\$3,000/\$6,000 IN/OON combined		0%	50%	\$4,000/\$8,000	\$5,000/\$10,000	\$20/40/70	2X90	N/A	Y	\$0	0%	\$0	0%
MC	CA MC HRA HDHP \$3000 80/50	\$3,000/\$6,000 IN/OON combined		20%	50%	\$4,500/\$9,000	\$6,000/\$12,000	\$20/40/70	2X90	N/A	Y	\$0	20%	\$0	20%
MC	CA MC \$10000 100/50 - 4/1/2009	\$10,000/\$10,000 IN/OON combined		0%	50%	\$10,000/\$10,000	unlimited	\$20/40/70	2X90	N/A	N	\$0	0%	\$0	0%
MC	CA MC \$2500 75/50 - 4/1/2009	\$2,500/\$7,500 IN/OON combined		25%	50%	\$7,500/\$22,500	\$12,500/\$37,500	\$20/40/70	2X90	\$250	N	\$100	25%	\$100	25%
MC	CA MC \$3500 65/50 - 5/1/2010	\$3,500/\$7,000 IN/OON combined		35%	50%	\$8,500/\$17,000	\$13,500/\$27,000	\$20/40/70	2X90	\$250	N	\$100	35%	\$100	35%
MC	CA MC HRA HDHP \$5000 80/50 - 5/1/2010	\$5,000/\$10,000 IN/OON combined		20%	50%	\$7,000/\$14,000	\$9,000/\$18,000	\$20/40/70	2X90	N/A	Y	\$0	20%	\$0	20%
PPO	CA PPO \$500 90/70 - 4/1/2009	\$500/\$1,000 IN/OON combined		10%	30%	\$4,500/\$9,000	\$8,500/\$17,000	\$15/40/50	2X90	N/A	N	\$100	10%	\$100	10%
Indemnity	CA Aetna Indemnity	\$500/\$1,000	N/A	20%	N/A	\$4,000/\$8,000	N/A	\$10/25/50	2X90	\$150	N	\$0	20%	N/A	N/A

Product	Plan name	Inpatient Hospital					Outpatient Hospital				Physician		
		In Net		Out of Net		Copay	In Net		Out of Net				
		Copay	Coins	Copay	Coins	Type	Copay	Coins	Copay	Coins	PCP	SPC	Coins
MC	CA MC \$250 90/70 - 4/1/2009	\$0	10%	\$250	30%	Admit	\$0	17%	\$150	37%	\$15	\$15	0%
MC	CA MC \$250 80/60 - 4/1/2009	\$0	20%	\$250	40%	Admit	\$0	27%	\$150	47%	\$20	\$20	0%
MC	CA MC \$500 80/60 - 4/1/2009	\$0	20%	\$250	40%	Admit	\$105	27%	\$150	47%	\$35	\$35	0%
MC	CA MC \$750 80/50/50 - 4/1/2009	\$0	50%	\$0	50%	Admit	\$0	50%	\$0	50%	\$25	\$25	0%
MC	CA MC \$1000 70/50	\$0	30%	\$250	50%	Admit	\$105	37%	\$150	50%	\$25	\$25	0%
MC	CA MC \$1000 80/50/50	\$0	50%	\$0	50%	Admit	\$0	50%	\$0	50%	\$25	\$25	0%
MC	CA MC \$2000 80/50/50	\$0	50%	\$0	50%	Admit	\$0	50%	\$0	50%	\$25	\$25	0%
MC	CA MC HSA HDHP \$2000 80/50 (TIF) - 5/1/2010	\$0	20%	\$0	50%	Admit	\$0	20%	\$0	50%	\$15	\$15	0%
MC	CA MC HSA HDHP \$3500 80/50 (TIF) - 10/1/2010	\$0	20%	\$0	50%	Admit	\$105	27%	\$0	50%	\$0	\$0	20%
MC	CA MC HSA HDHP \$3000 90/50 (TIF)	\$0	0%	\$0	50%	Admit	\$0	0%	\$0	50%	\$0	\$0	0%
MC	CA MC HRA HDHP \$3000 80/50	\$0	20%	\$0	50%	Admit	\$0	20%	\$0	50%	\$0	\$0	20%
MC	CA MC \$10000 100/50 - 4/1/2009	\$0	0%	\$0	50%	Admit	\$0	0%	\$0	50%	\$30	\$30	0%
MC	CA MC \$2500 75/50 - 4/1/2009	\$0	25%	\$0	50%	Admit	\$0	25%	\$0	50%	\$25	\$25	0%
MC	CA MC \$3500 65/50 - 5/1/2010	\$0	35%	\$0	50%	Admit	\$0	35%	\$0	50%	\$35	\$35	0%
MC	CA MC HRA HDHP \$5000 80/50 - 5/1/2010	\$0	20%	\$0	50%	Admit	\$0	20%	\$0	50%	\$20	\$20	0%
PPO	CA PPO \$500 90/70 - 4/1/2009	\$250	10%	\$250	30%	Admit	\$105	17%	\$150	37%	\$15	\$30	0%
Indemnity	CA Aetna Indemnity	\$250	20%	N/A	N/A	Admit	\$175	27%	N/A	N/A	\$0	\$0	20%

Annual Allowed Cost Trends

Benefit Category	2009/2008 Trend			2010/2009 Trend			2011/2010 Projected Trend		
	Utilization	Unit Cost	Total	Utilization	Unit Cost	Total	Utilization	Unit Cost	Total
Inpatient	7.4%	3.7%	11.4%	6.4%	1.6%	8.0%	10.3%	2.5%	13.1%
Outpatient	6.3%	5.0%	11.5%	-0.6%	3.5%	2.8%	10.2%	4.4%	15.0%
Physician	0.8%	2.2%	3.0%	2.0%	-3.3%	-1.4%	7.9%	2.1%	10.2%
Lab	1.1%	3.0%	4.1%	2.0%	-0.6%	1.5%	7.8%	2.1%	10.1%
Radiology	4.0%	2.5%	6.5%	2.2%	0.5%	2.6%	9.4%	2.2%	11.8%
Prescription Drugs	3.1%	-0.4%	2.6%	3.6%	-0.3%	3.3%	8.9%	2.1%	11.3%
Other (Home Health, Mental Health, Medical Rx)	-0.5%	2.9%	2.4%	3.5%	0.6%	4.2%	9.2%	4.1%	13.7%
Total			6.3%			3.1%			12.3%

2009 and 2010 Trends are actuals based on Group experience in California paid through 2/28/11.

Actual data has not been normalized.

Total trends represent changes in cost per member per month.

Region	Market	Rating Areas	Inpatient Contract Change	Outpatient Contract Change	Weight
North	Northern California	6, 7, 8, 9	8.6%	8.9%	33.6%
South	Los Angeles	2, 3, 4, 5	8.7%	8.9%	45.8%
South	San Diego	1	10.2%	9.4%	20.6%
	Total		9.0%	9.0%	100.0%

Annual Allowed Cost Trends

Inpatient

Service Type	Days Per 1,000 Members Per Year			Allowed Cost per Day			Allowed PMPM		
	2009	2010	Trend	2009	2010	Trend	2009	2010	Trend
Medical	54.98	57.18	4.0%	\$2,742.04	\$3,057.73	11.5%	\$12.56	\$14.57	16.0%
Surgical	42.24	40.25	-4.7%	\$6,380.16	\$7,130.22	11.8%	\$22.46	\$23.92	6.5%
Intensive/Critical Care	45.12	42.27	-6.3%	\$7,693.04	\$9,171.56	19.2%	\$28.93	\$32.30	11.7%
Step Down Unit	27.71	28.45	2.7%	\$5,478.53	\$6,108.54	11.5%	\$12.65	\$14.48	14.4%
Maternity/Neonatal Care	80.48	76.22	-5.3%	\$3,163.70	\$3,645.35	15.2%	\$21.22	\$23.15	9.1%
Other	3.24	5.53	70.7%	\$1,480.79	\$1,281.97	-13.4%	\$0.40	\$0.59	48.0%
Total	253.78	249.89	-1.5%	\$4,644.51	\$5,234.75	12.7%	\$98.22	\$109.01	11.0%
Mix Shift						-1.6%			
Average Allowed Cost per Day Trend (at 2009 Utilization)				\$4,644.51	\$5,319.53	14.5%			

Outpatient

Service Type	Visits Per 1,000 Members Per Year			Allowed Cost per Visit			Allowed PMPM		
	2009	2010	Trend	2009	2010	Trend	2009	2010	Trend
Ambulatory Facility	292.13	303.05	3.7%	\$1,951.79	\$1,868.73	-4.3%	\$47.52	\$47.19	-0.7%
Emergency Room	125.59	120.39	-4.1%	\$1,799.52	\$2,077.75	15.5%	\$18.83	\$20.84	10.7%
Total	417.72	423.44	1.4%	\$1,906.06	\$1,927.92	1.1%	\$66.35	\$68.03	2.5%
Mix Shift						-0.2%			
Average Allowed Cost per Visit Trend (at 2009 Utilization)				\$1,906.06	\$1,931.57	1.3%			

2009 and 2010 Trends are actuals based on Individual experience in California paid through 2/28/11.

Data has not been normalized.

Service type is based on Aetna's system classification using codes in claims data.

Interdependencies exist between unit cost, mix, and utilization when comparing years and types of services.